

**Information to identify the case:**

Debtor 1	<b>Troy R Sheffield</b>		Social Security number or ITIN <b>xxx-xx-7652</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		EIN <b>-----</b>
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>19-23887-JAD</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Troy R Sheffield	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	728 MacBeth Drive Pittsburgh, PA 15235	
<b>4. Debtor's attorney</b> Name and address	Albert G. Reese Jr. Law Office of Albert G. Reese, Jr. 640 Rodi Road, 2nd Floor, Suite 2 Pittsburgh, PA 15235	Contact phone 412-241-1697 Email: areese8897@aol.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winneccour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 11/18/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>December 16, 2019 at 09:00 AM</b>	<b>Location:</b> 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline: 2/14/20</b>	
<b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>			
		<b>Filing deadline: 12/13/19</b>	
		<b>Filing deadline: 4/1/20</b>	
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>12/16/19 at 09:00 AM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>		
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Troy R Sheffield  
 Debtor

Case No. 19-23887-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db +Troy R Sheffield, 728 MacBeth Drive, Pittsburgh, PA 15235-4614  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945  
 aty +Thomas Song, Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814  
 tr +Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15134457 +AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
 15158467 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 15158473 +Carla Sheffield, 6 Moga Street, Pittsburgh, PA 15206-2240  
 15158474 +Cenlar Central Loan Administration, PO Box 77423, Trenton, NJ 08628-7423  
 15158478 +Continental Finance Co, Po Box 8099, Newark, DE 19714-8099  
 15134463 +Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808-2952  
 15158485 +EOS CCA, PO Box 329, Norwell, MA 02061-0329  
 15158487 +George J. Francis, M.D., LTD, 4727 Friendship Ave. # 300, Pittsburgh, PA 15224-1778  
 15158489 +Midland Mortgage, PO Box 268806, Oklahoma City, OK 73126-8806  
 15158490 +National Rehab Equipment, Inc., 540 Lindbergh Dr., Coraopolis, PA 15108-2750  
 15158492 +North Side Christian Health center, 816 Middle Street, Pittsburgh, PA 15212-4915  
 15158493 +Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760  
 15134469 +Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818  
 15158496 +Post-gazette Fcu, 2201 Sweeney Drive, Clinton, PA 15026-1818  
 15158497 Quest Diagnostics, PO Box 71313, Philadelphia, PA 19176  
 15158499 +Reflex, PO Box 6812, Carol Stream, IL 60197-6812  
 15158500 +State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250  
 15158502 +Wilkinsburg Penn Joint Water Authority, 2200 Robinson Blvd., PA 15221-1193

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: areese8897@aol.com Nov 19 2019 03:43:47 Albert G. Reese, Jr.,  
 Law Office of Albert G. Reese, Jr., 640 Rodi Road, 2nd Floor, Suite 2,  
 Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 19 2019 03:45:36 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 19 2019 03:45:44  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr E-mail/Text: kburkley@bernsteinlaw.com Nov 19 2019 03:46:13 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15158469 EDI: CINGMIDLAND.COM Nov 19 2019 08:33:00 AT&T, PO Box 755, Atwater, CA 95301-0755  
 15134456 +E-mail/Text: acbafcu@onecommail.com Nov 19 2019 03:45:18 Acba Fcu, 300 Liberty Ave,  
 Pittsburgh, PA 15222-1210  
 15134458 +EDI: GMACFS.COM Nov 19 2019 08:33:00 Ally Financial, Attn: Bankruptcy Dept,  
 Po Box 380901, Bloomington, MN 55438-0901  
 15158484 E-mail/Text: kburkley@bernsteinlaw.com Nov 19 2019 03:46:13 Duquesne Light Company,  
 PAYMENT PROCESSING CENTER, PO BOX 10, Pittsburgh, PA 15230-0010  
 15134459 +EDI: CAPITALONE.COM Nov 19 2019 08:33:00 Capital One, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 15134460 +EDI: CAPONEAUTO.COM Nov 19 2019 08:33:00 Capital One Auto Finance, Attn: Bankruptcy,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 15134461 EDI: CAPONEAUTO.COM Nov 19 2019 08:33:00 Capital One Auto Finance, Credit Bureau Dispute,  
 Plano, TX 75025  
 15139824 EDI: CAPITALONE.COM Nov 19 2019 08:33:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 15134462 +EDI: CIAC.COM Nov 19 2019 08:33:00 Citimortgage, Attn: Centralized Bankruptcy,  
 Po Box 9438, Gettysburg, MD 20898-9438  
 15158476 +EDI: COMCASTCBLCENT Nov 19 2019 08:33:00 Comcast, PO Box 719, Toledo, OH 43697-0719  
 15134464 +EDI: CCUSA.COM Nov 19 2019 08:33:00 Credit Collections USA, LLC, Attn: Bankruptcy,  
 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209  
 15158480 +E-mail/Text: bdsupport@creditmanagementcompany.com Nov 19 2019 03:46:03  
 Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346  
 15134465 +E-mail/PDF: creditonebknotifications@resurgent.com Nov 19 2019 03:48:20 Credit One Bank,  
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
 15134466 +EDI: CREDPROT.COM Nov 19 2019 08:33:00 Credit Protection Association, Attn: Bankruptcy,  
 Po Box 802068, Dallas, TX 75380-2068  
 15134467 +EDI: AMINFOFP.COM Nov 19 2019 08:33:00 First PREMIER Bank, Attn: Bankruptcy,  
 Po Box 5524, Sioux Falls, SD 57117-5524  
 15158483 EDI: IRS.COM Nov 19 2019 08:33:00 Department of the Treasury, 310 Lowell St. Stop 360,  
 Andover, MA 01810  
 15158488 EDI: JEFFERSONCAP.COM Nov 19 2019 08:33:00 Jefferson Capital Systems LLC,  
 16 McLeland Road, Saint Cloud, MN 56303  
 15157190 E-mail/PDF: resurgentbknotifications@resurgent.com Nov 19 2019 03:47:13 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0315-2

User: mgut  
Form ID: 309I

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Nov 18, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

15134468 +EDI: NAVIENTFKASMSERV.COM Nov 19 2019 08:33:00 Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640  
15158498 +E-mail/Text: Supportservices@receivablesperformance.com Nov 19 2019 03:46:16 Receivables Performance Management, LLC, PO Box 1548, Lynnwood, WA 98046-1548  
15134470 +EDI: VERIZONCOMB.COM Nov 19 2019 08:33:00 Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CITIMORTGAGE, INC.  
cr MIDFIRST BANK  
15158495 Post-gazette Fcu  
15158466\* +AES/Blue Ridge Funding, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
15158465\* +Acba Fcu, 300 Liberty Ave, Pittsburgh, PA 15222-1210  
15158468\* +Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901  
15158470\* +Capital One, Po Box 30281, Salt Lake City, UT 84130-0281  
15158471\* +Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
15158472\* +Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025  
15158475\* +Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettysburg, MD 20898-9438  
15158477\* +Continental Finance Co, 4550 New Linden Hill Road, Wilmington, DE 19808-2952  
15158479\* +Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive Ste 1, Morgantown, WV 26501-7209  
15158481\* +Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
15158482\* +Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068  
15158486\* +First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524  
15158491\* +Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640  
15158494\* +Post Gazette Federal CU, 2201 Sweeney Drive, Clinton, PA 15026-1818  
15158501\* +Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTALS: 3, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Debtor Troy R Sheffield areese8897@aol.com, agreeese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com  
James Warmbrodt on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winneccour cmevf@chapter13trusteeewdpa.com  
Thomas Song on behalf of Creditor CITIMORTGAGE, INC. pawb@fedphe.com

TOTAL: 6